## ABSTRACT OF THE DISCLOSURE

A data processing system to manage credit card use for a plural number of credit cards and to reconcile credit card statements. The data processing system 1 has multiple POS terminals 21 and cash registers 25, and a personal computer 45. The POS terminals 21 and cash registers 25 can write card usage information to a small, portable storage device represented by an IC card 10 having a rewritable nonvolatile storage unit for storing multiple card usage information records. The card usage information includes credit card number information. The personal computer 45 runs a read process to read the card usage information from the IC card 10, and a transaction management process based on the card usage information read by the read process. The IC card 10 can communicate wirelessly with the POS terminals 21 and cash registers 25.